

LIMBA LOANS - POSITION DESCRIPTION

POSITION TITLE: Business Credit Analyst
REPORTS TO: National Manager
LOCATION : Support Office – Eight Mile Plains

PRIMARY RESPONSIBILITY

The primary responsibility of the role is to make sound credit decisions and recommendations on complex borrowing requests and loan variations, you will understand and apply our credit policy within your delegated authority in a way that balances risk and growth. Working closely with Development Managers to understand client needs and formulate client strategy, proactively recommend ideas and solutions to assist in managing client relationships.

POSITION RESPONSIBILITIES

- Have a full understanding of credit policy and be able to relay this knowledge to External and Internal Consultants.
 - Analyse, prepare, submit and present credit proposals including financial assessment that fall within particular guidelines.
 - Review / analyse customer borrowing structures and customer financials to evaluate lending proposals.
 - Identify positive and negative features of proposals and engage collaboratively in discussions with internal support and brokers.
 - Identify and suggest solutions and proposals to mitigate risk and grow lending volumes.
 - Liaise with External and Internal teams as well as other levels of management to ensure the approved proposal moves efficiently and quickly to settlement.
 - Prioritise applications according to urgency.
 - Ongoing reporting and review of process, credit policy and skills development opportunities.
 - Maintain efficient and appropriate use of company IT systems.
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COMPETENCIES

- Commercial Acumen including Financial Performance Data Analysis
 - Strong experience in credit analysis and assessment and deal structuring
 - Excellent Customer Service Skills
 - Exceptional verbal and written communication skills
 - Attention to detail & good Time Management skills
 - Highly organised and efficient
 - Ability to work autonomously
 - Problem solving skills
 - Ability to deliver to tight deadlines and high expectations
 - Demonstrates initiative
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MEASUREMENTS

- Performance to KPIs as set through the formal review process
- Contribute to the broader business
- Compliance with government regulation and business requirements

KPI	Measure	Weighting
Customer – Genuine, Flexible, Responsive, Personable, Empathetic & Professional	<ul style="list-style-type: none"> • Quality Client interactions • 80% Positive Client Reviews • Service SLA's met 	
Shareholder – Profitable, Return on Investment, Data Accuracy, & Credit Control	<ul style="list-style-type: none"> • 100% Approved deals within Credit Policy • Conversion of submissions to Deals >80% • Quality of submissions to standard 	
Employee – Values, Personal Development, Engagement & Compliance	<ul style="list-style-type: none"> • Live the Company Values • Strict adherence to Company HR Policy • Ensure Compliance requirements met 	

Acknowledgement

Employee Signature

Employee Name

Date

Managers Signature

Managers Name

Date
